

## **CX Payment Acceptance Policy**

Effective from **01 October 2021 (US, Canada, Latin America markets only)**

BSP agents ("the Agents") with CX ("we", "our", "us") ticketing authority may issue our electronic tickets ("ET" which include EMDs and traffic documents) with below payment methods to pay us. This document is to set out our Payment Acceptance Policy which details on what payment methods are accepted by us, the requirements, the conditions and the consequences of violations of our Payment Acceptance Policy by the Agents.

### **Cash**

The Agents can issue our ETs using Cash payment method to pay us provided the total ET amounts due to BSP airlines (include us) are within the Remittance Holding Capacity ("RHC") of the Agents specified by IATA.

### **Payment cards (charge/credit cards and UATP card)**

The Agents can use our merchant agreements to accept payment cards for issuing our ETs provided that:

1. the cards are our accepted card brands (namely Amex, Diners Club, Discover Card, JCB, MasterCard, UATP, Union Pay\* and Visa) which are specified per BSPLink;
2. the cards are owned by customers, not the agencies;
3. the ETs are eligible for card payment (e.g. selected published fare tickets). Eligibility for card payment is separately defined by us for different markets;
4. the Agents have provided evidence to BSP that they are PCI DSS compliance.
5. they are not anonymous cards

\*selected markets

We do not accept payment cards which are in the names of agents or their payment suppliers (see ATM definition below) unless a prior explicit consent is given by us to the Agents. The Agents should apply for our consent in writing and we will consider to grant consent on an individual basis and it is totally at our own discretion. Also the consent may be with conditions (e.g, the Agents have to absorb the cost incurred by us on those transactions) and we reserve the absolute right to withdraw the consent at any time.

### **Payment Card Mark-up Policy**

The amount of the mark-up charged in the payment card transaction may not be greater than 25% of the private fare levels.

CX reserve the rights to issue ADMs:

- If mark-up exceeds 25%
- Payment card transaction fees on the amount that exceeds 25%
- Administration fee of USD\$25 (POS US / Latin America) / CAD\$30 (POS Canada)

**Eligibility Criteria for Payment Cards**

Eligibility for credit card payment must be checked by travel agents as per the Fare Rule before ticketing, especially the Rule Note information, as this is not auto validated in the GDS. This will determine if payment card is an accepted form of payment for the fare being purchased.

For example, Credit Card Payment is not permitted in Agency Channel and the information is filed in Rule Note.

SR.SALES RESTRICT

TICKETS MUST BE ISSUED ON CX.

**NOTE – CREDIT CARD PAYMENT IS NOT PERMITTED IN AGENCY CHANNEL.**

**IATA EasyPay (“EP”)**

We accept EP for ETs issued by the Agents in our names in all BSP markets. No application from the Agents for this ATM is required. However, as a general rule, the Agents should absorb the EP transaction fee which we will bill the Agents by ADM on a quarterly basis in arrears. We may grant exemption to the Agents on an individual case basis with conditions.

**Alternative Transfer Methods (“ATMs”)**

ATM means a payment method, other than the Cash, Payment Card and EP payment methods, used by the Agents to transfer monies collected from the customer for passenger air transportation or ancillary services to BSP airlines (include us). This may include a physical or virtual card or account number that is issued in the name of the Agent, any person permitted to act on behalf of the Agent, or one of the Agent’s contracted suppliers. Our explicit consent is required for the Agents which want to use any specific ATM to pay us. We will consider to accept the ATMs on an individual case basis, by markets and by agents. Our considerations will include whether the ATM has been properly enrolled with IATA, product features, speed of pay, the transaction cost and risks (e.g. chargeback right). As a general rule, agents should absorb the ATM transaction fee which we will bill the agents by ADM on a quarterly basis in arrears.

**Violations**

The Agents’ violations of our Payment Acceptance Policy means they issue our ETs using the payment methods which are not acceptable to us or without our prior consent in writing. The Agents’ violations may result in:

1. termination of booking and ticketing rights on us; and/or
2. issuance of ADM by us to the Agents to recover all associated costs incurred by us on those transactions plus an administrative fee as stipulated in the ADM policy in each market (if any).

For enquiry or clarification of our Payment Acceptance Policy, please contact our local Passenger Sales Office.